

Exhibit 12

| Run Name = Construction Ins Construction Ins | | |
|---|-----------------|----------------|
| Present Values as of Noncompliance Date (NCD), | 01-Oct-2007 | 01-Oct-2008 |
| A) On-Time Capital & One-Time Costs | \$15,833 | \$2,136 |
| B) Delay Capital & One-Time Costs | \$0 | \$0 |
| C) Avoided Annually Recurring Costs | \$0 | \$0 |
| D) Initial Economic Benefit (A-B+C) | \$15,833 | \$2,136 |
| E) Final Econ. Ben. at Penalty Payment Date, | | |
| 09-Dec-2009 | \$17,510 | \$2,261 |
| <i>For-Profit (not C-Corp.) w/ CA tax rates</i> | | |
| Discount/Compound Rate | 4.7% | 4.9% |
| Discount/Compound Rate Calculated By: | BEN | BEN |
| Compliance Date | 12-Mar-2010 | 12-Mar-2010 |
| Capital Investment: | avoided | avoided |
| Cost Estimate | \$14,334 | \$1,820 |
| Cost Estimate Date | 30-Jan-2009 | 30-Jan-2009 |
| Cost Index for Inflation | PCI | PCI |
| Consider Future Replacement (Useful Life) | y (15) | y (15) |
| One-Time, Nondepreciable Expenditure: | | |
| Cost Estimate | \$0 | \$0 |
| Cost Estimate Date | N/A | N/A |
| Cost Index for Inflation | N/A | N/A |
| Tax Deductible? | N/A | N/A |
| Annually Recurring Costs: | | |
| Cost Estimate | \$0 | \$0 |
| Cost Estimate Date | N/A | N/A |
| Cost Index for Inflation | N/A | N/A |
| User-Customized Specific Cost Estimates: | N/A | N/A |
| On-Time Capital Investment | | |
| Delay Capital Investment | | |
| On-Time Nondepreciable Expenditure | | |
| Delay Nondepreciable Expenditure | | |